

For the Lady's Book.

THE GENTLEMAN IN BLACK.

"RUIN! certain, inevitable ruin!" exclaimed Charles Maxwell, his eyes rivetted in astonishment on the enormous sum total of a statement of claims against, and bonds and promissory notes due, by the large mercantile establishment of which he was the principal, which his faithful head-clerk, in the sorrow of his heart had, after "laboursome petition," wrung from his master his hard consent to inspect. "The amount almost exceeds belief! Can it be possible! Stay, perhaps I am unnecessarily alarmed; affairs may not be so bad as they appear—I may discover an error in the addition: all of us are liable to mistakes; and Ledger, correct as he always is, may this time have made a slip." Elated with the hope of detecting a blunder, the young merchant, planting his hands on his temples, resting his elbows on the table by which he was sitting, and luxuriously extending his legs to their full length, resolutely set about summing up the long list of items that lay exposed before him. While pursuing his *voyage of discovery*, we shall take occasion, in anticipation of the inquiries that the laudable curiosity of the reader may be prompted to make, relative to the person whom we have introduced to notice, to state, that Charles Maxwell was just of age; and that he had received a good education in the first place, from his father, and afterwards a very handsome allowance, by which he was enabled to keep what is called good society, whilst the old gentleman stuck close to the counting-house and the Exchange, and kept "all right." But when he died, his son, taking a wider range, neglected the business, and left the whole of his mercantile affairs to his clerks; and the consequence was, that in less than two years he was on the eve of figuring in the Gazette.

"Right, right to a fraction!" exclaimed our hero, after having, with considerable difficulty, added up the melancholy inventory of debts, "'tis plain I'm ruined beyond redemption; and that I must first see myself *Gazetted*, and then reduced to beggary, who have never experienced the misery of an ungratified wish. What the devil shall I do?"

"Did you call," asked a gentle voice, which seemed to proceed from the more dusky corner of the apartment.

"Who, in the name of fate, are you?" demanded the unhappy youth, looking round in search of the individual from whom the inquiry had proceeded.

"Precisely so," replied a stout short middle-aged gentleman, of a somewhat saturnine complexion, as he advanced from—we can't exactly say where—into the middle of the room. He was clad in black, had a loose Geneva cloak, as an upper garment, of the same colour, and carried a large bundle of black-edged papers, tied with

black tape, under his arm. Without the smallest ceremony, he placed a chair opposite our hero, bowed, seated himself, smiled, laid his papers on the table, rubbed his hands, and appeared altogether prepared for business. Maxwell felt somewhat embarrassed at the easy familiarity of the stranger, but returned his bow with all due civility; and, after a brief awkward pause, ventured to inquire the name of the gentleman whom he had the honour of addressing.

"It is of little moment," answered his extraordinary visiter, "you are in difficulties, and it is in my power to assist you;" and he began to untie and "sort out" his papers on the table. Poor Maxwell looked on in silence, supposing the intruder had got wind of the critical situation of his affairs, and was going to exhibit some startling claim against his establishment; and, sighing, bethought himself that if he had been as constant in his attendance at the counting-house and Exchange, as he had been at races, billiard-tables, and gambling-houses, he might have been spared the mortification and shame the stranger was preparing for him. "I may as well," thought he, "to save trouble, tell him the truth at once, that my assets will not yield more than six pence in the pound."

"You need not trouble yourself to do that, sir," said the visiter.

"To do what, sir?" interrogated Maxwell, "I did not say anything."

"I know that, my dear sir," said the Gentleman in Black, still busying himself with his papers, "but it is just the same thing."

"What is just the same thing? I don't at all comprehend you!" exclaimed the youth.

"Precisely so," continued the stranger; "there they are, all correct, I believe. So, my dear sir, as you were saying—"

"Excuse me, sir," said Maxwell, "I was not saying anything."

"Pardon me, my dear young friend," quoth the Gentleman in Black, "you talked of telling me the truth at once."

"Not I, sir; I only *thought* of doing so."

"Oh, that's all the same with us. I should be sorry to appear impolite to a gentleman of your birth and talents: the fact is, however, that my engagements are, just now, exceedingly numerous, therefore, allow me just to explain. This paper—"

"Confound this head ache," thought poor Maxwell to himself; "if I had gone to bed last night, instead of watching over that cursed faro table, and losing my—"

"Pshaw! pshaw! smell this bottle," said the stranger, politely handing a small exquisitely cut black glass bottle, which he took out of an ebony case. Maxwell did so, and felt "powerfully refreshed;" his head instantly appeared

clearer, and his whole frame exhilarated. "Good heavens!" he exclaimed, "where, sir, did you buy that wonderful specific?"

"Hist!" ejaculated him of the restorative, "don't swear, I entreat you; it is extremely disagreeable to me."

"Well, then, I will not," said the young merchant; "but tell me where you procured that specific. I'll give you a thousand pounds for the recipe."

"Where will you find the money?" asked the stranger, coolly settling himself back in his chair, like a man who has found his vantage ground.

"Where, indeed!" groaned the bankrupt.

"Good!" observed him of the cloak. "There's no use of concealment between us: I have taken a great fancy to you; I wish to act handsomely by you. Your condition is desperate—you're over head and ears in debt—your—"

"Heavens!" exclaimed the youth.

"If you say that again, sir," said his companion, "I shall take my departure. I told you before I objected to swearing."

"The devil, then!" cried Maxwell, impatiently.

"That's better," said his visiter, "and more friendly," smiling, and taking a pinch of Irish blackguard out of a black tortoise-shell box, he handed it politely to our hero.

"No, sir," said the latter, sternly, "you and your snuff may go—"

"Precisely so," calmly observed the stranger, interrupting him; at the same time, returning the box to his pocket, but not offering to move from his chair.

"This is a little too much," cried the enraged young merchant, starting upon his legs, "tell me, sir, what you mean by intruding upon my privacy, insulting me with the repetition of my misfortunes, and your easy impudence? Who, and what the devil are you?"

"Precisely so, as I told you before," replied the unruffled stranger.

"Precisely what? I don't understand you: you may be the devil himself, for ought I know!"

"Precisely so," was the reply.

"You don't mean to say you really are the—"

"Precisely so. We have an objection to plain yes and no. But, pshaw! this is a waste of time. I know your troubles and difficulties, and would help you through them, if you will allow me. I have money to any amount at my disposal and immediate command, as you may satisfy yourself." And he threw a large black morocco pocket-book upon the table, which immediately burst open from the extension of an innumerable quantity of Bank of England notes, of the largest denomination; and began to draw from his breeches' pocket a black satin purse, that seemed to have no end, till, having placed it carefully on the table, the weight of the gold within rent asunder its silken prison, and an immense quantity of sovereigns, guineas, and doubloons, rolled out.

Maxwell looked first at the incalculable wealth before him, then at his visiter—again at the

gold and notes; and so on, alternately, about half a dozen times, ere he found himself capable of uttering even an exclamation of surprise. Each time his eyes rested upon the stranger's countenance, he discerned some new charm of feature and expression; and, at length, decided that he had never before seen so perfectly elegant, agreeable, interesting, well-bred, and accomplished a gentleman; and wondered how he could for an instant have considered him a plain man.

"It's always the way," observed the Gentleman in Black: "strangers think me any thing but handsome; yet, as we get more intimate, my society becomes more and more agreeable; so that at last my friends are ever endeavouring to imitate me in all their actions and pursuits."

Poor Maxwell had by this time made up his mind that his visiter was no other than his Infernal Majesty; and would instantly have invoked the aid of his good spirits, had it not been for the dazzling gold, which he somehow instinctively apprehended would vanish from his sight at any such application. The dark middle-aged gentleman saw the gold "enter into his soul," and let it work its way in silence for a short time, watching his victim's countenance, and ever and anon looking disconcerted, as the youth's guardian angel seemed to be whispering in his ear.

"Well, my young friend," ejaculated he at length, "perhaps the *trifle* you see on the table, may be of some little service to you."

"'Twould save me from despair," answered the unhappy youth.

"It is your own fault if it be not yours," continued the tempter, opening a paper, "you have only to sign this document, and what you see on the table is but as a drop in the bucket, compared with the riches you may command."

"And pray, sir," asked Maxwell, "what may be the contents of that document?"

"A mere bagatelle; look over it yourself. Only to sin for a *single* second this year—two seconds the next—to double it the third; and so on with each succeeding year." So saying, he threw the paper carelessly towards the young man, and betook himself to his blackguard, with due gentlemanly nonchalance.

The youth read—"Sin for a second in the first year, two seconds the second," then looked at the gold. "Let me see," said he, calculating, "that will be four seconds the third year, eight seconds the fourth, sixteen seconds the fifth, thirty-two seconds the sixth, and—"

"Exactly so," said the Gentleman in Black, interrupting him, "that is about a minute in the course of the whole six years; and, beside, you'll observe, by a clause, that all the sins you have committed will be taken into account, as well as all you may in future commit over and above the stipulated agreement."

"I must confess you are very liberal," observed Maxwell, doubtingly.

"You'll always find me liberal," said the other, handing a pen across the table.

"Stop! stop! let me read the whole paper first."

"Oh, by all means! you'll find all correctly expressed." Maxwell ascertained the manner in which he was to obtain daily supplies of money, as long as the stipulations in the contract were fulfilled; "*any* amount" was specified. He had committed sins enough already, he well knew, to wipe off the score for years to come, to say nothing of those which, in the common course of events, must of necessity ensue. The dream of unlimited riches, and unchecked and unbounded pleasure, was intoxicating; but something prompted him to hesitate. At this critical juncture, he had recourse to the miraculous smelling-bottle. The effect was instantaneous. His doubts and fears were removed; and, seizing a pen, subscribed his name to the paper.

"Good!" exclaimed the Gentleman in Black, reading the name, "Charles Maxwell! perfectly correct; and here, my friend is the counterpart, signed by myself." Our hero took the document, and while he was endeavouring to decipher the signature, his visiter disappeared, *how*, he could never conjecture.

The first thing that Maxwell did with his newly acquired wealth, was to despatch a letter to his confidential clerk, Mr. Ledger, enclosing more than a sufficiency of bank notes to discharge all claims against his establishment; stating, that as a recompense for the faithful services he had rendered his father and himself, he resigned the business of the House entirely to him; and, that he was going immediately to start for the Continent, and would not for years, if ever, return to England.

Poor Ledger's eyes and mouth opened wide at the receipt of his master's epistle, and for a time he doubted whether he was not dreaming; but the reader shall not be troubled with an attempt to describe his feelings. Suffice it to say, that he would not accept more than a small share of the large profits of the establishment—the remainder to be duly carried to the credit of his young master. Extremely perplexed, he endeavoured to account for the young man's sudden accession of wealth, by supposing that he had discovered some stock which his late father had privately invested; or that some mining shares that had been put by as worthless, had turned up trumps; or that he had got a prize in the lottery; or, in short, he could not exactly make it out. So, he dipped his pen in the inkstand, and stuck to his desk; consoling himself with the reflection, that he was preparing a haven in which his benefactor might find shelter whenever he should be driven in by the storm.

We are now about to ask the reader to repeat an action which, in all probability, he will have committed before, without any hint from us. We earnestly request him, after reading a few more lines, to throw aside our story, and to employ himself awhile in fancying himself possessed of such a black morocco pocket-book, a long black purse, and etceteras, as appertained to our hero.

We now suppose this task to be executed; and, if it be done fairly and honestly, and without any mental reservation, the reader will not be sur-

prised to hear that Charles Maxwell committed many egregious acts during his rambles for many years on the Continent. The Gentleman in Black appears to have been perfectly satisfied with his proceedings: at all events, he deemed his personal appearance before him unnecessary.

Maxwell returned to London, where some tons of statues, coins, vases, paintings, bronzes, and bonzes, "*bas and haut relievos*," mummies and mummeries, had arrived before him. Consequently, he walked among a crowd of envious or admiring worshippers—a complete lion, like Juno, amid the lesser goddesses: "*Incedit les*," as Doctor Pangloss would say. The shipment he made was a most lucky hit, inasmuch as it introduced him to the best society of the day, and obtained for him almost as many letters at the end of his name, as there are papers on the tail of a kite; so, away he went, shining among the "*lesser stars*," like a comet, for several years; and *then*—no, fair reader, it was not *then*—but long before, that he had discovered that with all the excitement of unchecked pleasure, inexhaustible riches, and uninterrupted health, there was still a "*something*" wanting—and what? It was no less than the society, the friendship, and the love, of a virtuous woman; and he was soon made happy in the possession of a lovely female. His domestic felicity was perfect.

"Without more circumstance at all," we now bring our hero to the afternoon of his life. About this time Charles Maxwell, that is the "*old original*" Charles Maxwell, of our tale, underwent a sad and melancholy alteration. Loud fits of mental absence occupied him when in society. No more the well-turned repartee, or mirthful jest, issued from his now pale lips.

"Seldom he smiled, and then in such a sort,
As though he smiled in scorn to think
That he could e'en be moved to smile at any thing."

"*Neque vigilus neque quietibus sedari poterat*," as Sallust says of Cataline. In plain English, he was never easy sleeping or waking. He got horribly livid, ghastly about the eyes, and became a disagreeable, shuffling, unsociable, uncertain sort of a fellow; more like a poor lunatic, who fancied himself hunted by devils, than a well-bred easy-going gentleman.

The reason for this change was, that he had been calculating, and had discovered that by tenor of his engagements with the Gentleman in Black, whom, by the way, we hope our readers will take especial care not to forget, during the silent and almost unperceptible lapse of nearly eight-and-twenty years, his tribute had increased from the minute matter of a moment, to an *annual* demand of two thousand three hundred and thirty days and a fraction, calculating each day at sixteen hours in length, and *all* to be spent in sin. Such was the "*demand*" for sin in the then current year. It was true that there had been no grumbling on the part of his ally or adversary; and supplies of money, when required, were never refused. There were, doubtless, past sins to keep all square, "*as per agreement*"

hitherto; but he could not *flatter* himself that he had sufficient "on hand," to make up an amount of four thousand six hundred and sixty days for the next year, and for that which was to follow, nine thousand! All was utter darkness and desperation; yet all this arose from *agreeing* to sin for *one single moment* "per annum." Reader, take care you never make such a compact.

In the long hours which poor Charles Maxwell now habitually spent in solitude, he indulged himself in the visions and dreams of hope; and, in one, luckily, recollected an old lawyer named Bagsby, of whose shrewd exploits he had heard many a singular tale; and, he felt convinced, if there was any one who was a match for the Gentleman in Black, it was he. Accordingly, he immediately posted to the old fellow's chambers, in the Lyon's inn, where he found the civilian half buried among piles of dusky books and papers, like a lion at the bottom of his inverted cone of crumbling sand, ready to seize on any poor animal unconsciously approaching its verge. Bagsby delighted to see so respectable a client, shook Maxwell by the hand, entreated him to be seated, adjusted his wig, stirred up the four square inches of smoking cinders huddled together in one corner of the grate, bowed and grinned, rubbed his hands and spectacles, and bowed and grinned again.

At length, Mr. Maxwell did "a tale unfold," which had an effect almost as tremendous as that described by Shakspeare, in the well-known passage, the commencement of which we have just quoted; but old Bagsby had been so long accustomed to intricate cases, that, let him be thrown where he might, he always contrived, as it were, like a cat, to fall upon his legs, and find some place to cling to. So, after a long pause, he thus addressed his client:

"Hem! my dear sir, this is an ugly piece of business. Hem! I have certainly heard of this Gentleman in Black; in fact, I once remember fancying I saw him. Hem! but however, to the point. I think I understand that you could yet obtain supplies—of money, I mean, to any amount?"

"I can demand any amount," replied Mr. Maxwell, "and were it not immediately forthcoming, the contract would be broken on his part; an event of which I have very little expectation."

"Hem! ahem!" resumed Bagsby, "this is a very ugly piece of business—very ugly. However, we must not despair; and, as you don't mind expense, I really think we may, perhaps, contrive to pull you through."

"Is it possible?" exclaimed our hero. "My dear sir, I cannot express my gratitude. Oh! why did I not come to you before?"

"Never mind," rejoined Bagsby, "better late than never. Eh! Hem! But, to business: no, no, I hav'n't lived to my years to be frightened at a little intricacy. So, in the first place, allow me to ask if there were any witnesses to this singular contract?"

"None!" ejaculated Mr. Maxwell, gasping

the first breath of hope; "no, my friend, there was nobody but myself, and you know who."

"Excuse me, for interrupting you," said the Dark Gentleman, stepping forward from a gloomy corner of the room, with his black coat, black waistcoat, black Geneva coat, black bag, black edged papers, tied with black tape, and all the rest of his black paraphernalia. It may, perhaps, save you much trouble, if, in this early stage of business—"

"Early, indeed!" exclaimed Bagsby, somewhat irritated at the idea of so good a thing being snatched out of his hands; "why, we have not yet commenced proceedings. But I beg pardon, sir, pray take a seat."

The Gentleman in Black sat himself down at the table, and drew forth from his black bag a bundle of black-edged papers, which, in a most business-like way, he proceeded to untie and lay before them.

"You know, sir," said Mr. Maxwell, "there were no witnesses to the transaction."

"I know there were, sir," replied he of the cloak, with a malicious smile; "see," he continued, showing a paper to the lawyer, who immediately discerned two signatures as of witnesses, which, however, he could not exactly decipher.

"Hem!" said Bagsby, adjusting his spectacles, and giving his wrinkled old mouth a peculiar twist. "Ahem! allow me, sir, just to run my eye over the paper. Aye, aye! I see—Charles Maxwell.—Ahem! bless me what a cold morning it is; be so good, Mr. Maxwell, as to touch that bell. Here, Jerry, my boy," he continued, addressing a lean spider-like daddy-long-legs sort of old man, who answered the summons; "bring some coals, Jerry. Ahem! let me see—where did I leave off?"

"You may as well leave off where you are," observed the owner of the black-edged papers. "I am not so green as to suffer you to keep that writing in *your own* hands after the fire is kindled."

"What do you mean to insinuate, sir?" asked old Bagsby, waxing wroth. "Do you dare to say that a man of my standing and respectability would be guilty of so—"

"Precisely so," answered the other, coolly.

"Sir, sir!" stammered the lawyer, "I'd have you to know there is such a thing as law."

"I do know it," observed the Gentleman in Black.

"And justice," continued Bagsby.

"That's more than you know," retorted the other.

"And damages," roared the incensed lawyer.

"Your clients have long been convinced of the truth of *that* position," duly observed his uncourteous visitor.

Old Bagsby's rage was at its acme; and he swore by all the furies and devils in the infernal regions, that he would commence an action for defamation forthwith; but his antagonist relating a certain fable concerning a smoky kettle and its black neighbor, a boiling pot, the lawyer, like

a snail, drew in his horns; being assisted in the retiring movement by Mr. Maxwell, who requested that his business might not be neglected. "In mercantile matters, I remember," said he, "that when any difficulty occurred, we used to refer it to arbitration."

"Good!" observed the Gentleman in Black, "choose your own men, and I'll meet them."

To a reference they at length agreed. Mr. Ledger was appointed as umpire; and, on that day week, the Gentleman in Black was to give them the "first meeting" at Bagsby's chambers. When this matter was settled, the old lawyer hinted something about a retaining fee.

"How very thoughtless!" exclaimed Maxwell, finding that he had omitted to bring the needful with him; "however, sir, as soon as I get home, I'll send a hundred pound note or two."

"Pooh!" said the Gentleman in Black, taking out his black morocco pocket-book, "how many will you have? only say; just to save trouble, you know—it's all the same between us." So he gave Maxwell five notes of one hundred pounds each, which he immediately paid to the lawyer, who marked them with his own mark, and then the meeting broke up.

On the appointed day, Mr. Ledger, our Hero, and the Gentleman in Black, were all punctual to a minute in their attendance at old Bagsby's chambers. The wary lawyer having taken his seat, and opened the business of the day, the Gentleman in Black presented his account, with a Sardonic grin, to the individual who had expressed his inclination to settle it. Ledger cast his eye, in a hurried and agitated manner, at the amount, and, addressing himself to Maxwell, inquired if it could possibly be correct. The poor gentleman cast his dim and floating eyes up and down two or three sides of the tremendous paper, which was carried over and over with dismal tautology. He could deny nothing; and many of the items he but too well remembered. His heart sank within him.

"Give me leave," said Bagsby, stretching forth his lean arm.

"By all means," replied the Gentleman in Black.

"Don't be alarmed, Mr. Maxwell," continued old Bagsby, "I have no doubt we shall pull you through;" and he prozed a few minutes over the account, whilst his opponent sat smiling most contemptuously.

"You don't specify here," said old Bagsby, "in what manner these various sums were paid; whether in specie, bills, or notes."

"Pshaw!" replied the Gentleman in Black, "that is perfectly immaterial, the amount is stated explicitly enough."

"I beg your pardon, sir," rejoined the lawyer, "it makes all the difference in the world."

"Bank notes are legal tender," quoth the defendant.

"No doubt; but we have not met here to discuss rignmarole theories about paper currency, which neither you nor I can make head or tail of."

"Precisely so; I confess myself bothered on that point. It is most delightfully mystical."

"Well, well, to business!" said the man of law, somewhat testily. "Do you mean to give us a clear, specific account, or not; with the dates of payment, number of notes paid, and every particular? If not, let me tell you—"

"Pooh, pooh!" replied the other, "it is not worth while for you and me to quarrel about a few sheets of paper." So saying, he dipped his hand into the huge black bag, and drew thence an immense bundle of black-edged papers, tied with black tape, which he then threw across the table, exclaiming—"There—there it is, made up to yesterday. I hope that will satisfy you."

The veteran of the law conned over some of the items, hemming and coughing as he went along; and then, without uttering a word, arose and placed the bundle in his iron chest, which he carefully locked, then put the key in his pocket, and resumed his seat at the table.

"Well, sir," said the Gentleman in Black, who had been attentively watching him, "what are we to do next?"

"We must proceed to business," replied old Bagsby; and, ringing a bell, in came Jerry.

"Jerry, my boy," said the old man's master, "show in the gentleman from the city."

"Well, Mr. Crabseye," said the lawyer, to a well-dressed young man, whom Jerry ushered into the room, and then retired, "are you as confident as ever?"

"It is impossible we should be mistaken," was the reply.

"This gentleman," continued the lawyer, laying his spectacles on the table, and looking triumphantly around him, "comes from the Bank of England, and has examined the five one hundred pound notes, which you, sir," looking at the Gentleman in Black, "paid to my client here, this day week; which he immediately paid to me, and which I immediately marked. This gentleman pronounces them to be forgeries."

"There is not a shadow of a doubt thereof," observed Mr. Crabseye.

"Show me the difference between one of them, and one of your own issuing," said he of the Cloak, which moved not a wrinkle on the present occasion.

"Pardon me, sir," replied Mr. Crabseye, "it is well we have some private mark; for, upon my word, as it is, it would sometimes puzzle the devil himself to tell the difference."

"Precisely so," said the Gentleman in Black.

"Well, sir," inquired the lawyer, "you don't mean to deny paying those five notes to Mr. Maxwell?"

"Not I," was the reply. Bagsby tingled his ancient bell, then Jerry popped in his head, who exchanged a significant glance with his master, and disappeared. Soon afterwards came stalking in, a portly looking man followed by two athletic figures.

"There, gentlemen, is your prisoner," moved Mr. Crabseye, and old Bagsby seconded the mo-

tion, both pointing to the Gentleman in Black. The officers of justice proceeded to handcuff their prisoner, who smiled thereat with a most supercilious smile; and, when they had completed their operation, begged that they would do the same kind office for his friend Mr. Maxwell, who, for a series of years, as he could prove by creditable witnesses, had been in the habit of passing forged notes. His poor victim felt as though his death warrant was signed; and even Bagsby twisted about his lower lip and jaw most portentously. The latter, however, soon recovering his composure, exclaimed, "Don't be alarmed, my dear Mr. Maxwell; I told you we should be able to pull you through this business, ugly as it is." Then turning to the pinioned gentleman, he continued, "What you say, sir, may be very true, for ought I know; but we have forms of law, sir, which must be attended to."

"Precisely so; I am *feelingly* convinced of it," and he glanced at his bolted arms.

"In the first place, you must take your oath; here is a Bible."

The Gentleman in Black, hereat, drew his hands from their cuffs, as easily as from a pair of gloves, took a pinch of blackguard, and said if that were the case, he must, from a scruple of conscience respecting swearing, decline to proceed any further in the affair. He then burst into an immoderate fit of laughter, swearing (notwithstanding his recent scruples) that old Bagsby was a boy after his own heart, and wishing he might live to be Lord Chancellor! Promising to attend any appointment that was made for the final arrangement of the business between him and Mr. Maxwell, he was led out of the room by the officers, followed by Mr. Crabseye.

No sooner was the door closed upon them, than Bagsby congratulated his client on their success so far. "Never fear," said he, "we shall pull you through this business, ugly as it is. I have another poser or two for old Sootikins. But, first, my dear sir, these notes you see are worth nothing; and those you have at home—"

"Shall be destroyed this instant," cried our hero, snatching his hat, and hurrying out, followed by Mr. Ledger, who, however, was too much a man of business to leave old Bagsby without presenting him with some *genuine* Bank of England notes, which were received most graciously. The forged notes were destroyed; another meeting was appointed, and, as before, the high contracting parties met at old Bagsby's office.

"Well, sir," said the lawyer, addressing the Gentleman in Black, "we have been examining your account against my worthy client here; and, really, upon my honour, I must confess it all appears perfectly clear. Ahem! it's an ugly piece of business."

"It is quite correct, sir, I'll warrant," said the person addressed, rubbing his hands, and then applying himself to his black snuff-box.

"Ahem!" continued Bagsby, "Ahem! In the first place, sir, we take exception to every item

paid by you in forged notes, which form, with some trivial exceptions, the whole of what my client has received in England."

"Do you call this *fair*?" asked the other. "He might have had gold if he had chosen."

"It is *legal*—sound law," replied Bagsby, firmly, "not a penny of *that* will we pay. Bring your action, we are ready."

The Gentleman in Black employed himself for a minute in looking over his own copy of our hero's account, when he beheld sums amply sufficient, he doubted not, for his purpose, which had been advanced to the unfortunate man in Louis, sovereigns, guineas, Napoleons, florins, crowns, ducats, &c. &c., among which those paid for antiques, statues, paintings, vases, medals, &c. &c., were delightfully prominent.

"We will," said he, at length, "leave the legality of my paper money to be discussed hereafter; or, even, for the sake of argument, allow your position: what have you to say to the rest, advanced in hard cash, to the sum of some million or so of pounds, in France, Switzerland, Holland, Germany, and Italy."

"This comes," ejaculated Mr. Ledger, "of visiting popish countries."

"Let me tell you, sir," replied Bagsby, "I have strong reasons to suspect the whole were of base coinage."

"Prove it," quoth the Gentleman in Black, in a tone of calm defiance.

The lawyer sat humming over the lots of parchments before him, like a bee buzzing over and bussing a cluster of flowers, dipping his proboscis alternately into each, but settling on none. This disagreeable silence was broken by Mr. Ledger, who addressed the Gentleman in Black, in a manner which somewhat startled his dinginess. "Sir," said he, "you may consider the matter as settled. I hold myself responsible to you for half the amount; and, my word, sir, is sufficient. I am now willing to give you a check for half the sum, and the remainder shall be paid as soon as the accuracy of your account is proved."

"Upon my word, sir," replied the Gentleman in Black, while his countenance assumed a decidedly blueish tint, and for the first time he had recourse to his smelling bottle, "your way of doing business is so different from what I am accustomed to, that, really, upon my darkness, I don't exactly understand it."

"We'll pay you off, and close the account; draw a line under your name, and so cut the connexion for ever," said Mr. Ledger.

"My dearest sir, my much honoured and highly respected friend!" whispered old Bagsby, "are you serious? can you possibly raise the wind to such a sum? almost a million and a half!"

"I have said the word," replied Mr. Ledger; "write out a receipt in full of all demands."

The Gentleman in Black, hereat, waxed extremely fidgetty, and felt somewhat like a huge conger eel, which the tide has left in shallow water among rocks, and which is attempting to wiggle itself out. Mr. Maxwell's heart was

full, and so he spoke next, addressing his good friend and partner Mr. Ledger, thanking him most sincerely for the extraordinary offer he had made; but declining altogether to accept thereof, as, let the consequence be to him what it might, he was determined not to involve his friend in utter ruin.

"Pshaw!" replied Mr. Ledger, "if you had attended the counting-house but once a year, just to look at the 'balance sheet,' you would know better; but this comes of going abroad, and travelling in Popish countries. What do you suppose I've been about with *your* share of the concern all this while? Make yourself easy, my dear sir; for, after all this is settled, we'll be found to be what old Cozey in the play calls 'comfortable;'" and the worthy old merchant, in the pride and joy of his heart, laughed at his own joke, and gave a careless glance towards the Gentleman in Black, who endeavoured by frequent applications to his blackguard, and smelling-bottle, to hide his disappointed malignity. At length, addressing the lawyer, he said—"You'll please to observe, sir, I have not given up my claim to the bank notes; I merely waived the discussion. Do you, sir," he continued, turning to Mr. Ledger, "mean to pay for the notes?" The old merchant now, in his turn, looked somewhat confused; but old Bagsby took up the cudgels, and replied, "*We* will do nothing of the kind; and I recommend you to accede to the fair and honourable proposition of my worthy friend Mr. Ledger."

"It is neither the one, nor the other," said the Gentleman in Black; "I will never agree to it;" and he looked round with an assumed air of carelessness in his turn.

The discussion was like the game of see-saw, one up and the other down; but old Bagsby had yet, as he whispered to Mr. Ledger, his "great gun" to fire. Wherefore, "attention" being called, he pulled off his spectacles, hemmed three particularly loud hems, stiffened himself as near to a perpendicular as might be, screwed up his courage to the "sticking place," and, in a voice as stentorian as his shrivelled whistling old pipe could compass, thus spoke to the opposite party: "Then, sir, you must abide the consequences."

"With all my heart," replied the other, with a sneer; "do your worst."

"Very well, sir," said old Bagsby; "then listen! I shall immediately throw the whole into **Chancery.**"

"Into where?" cried the Gentleman in Black, starting upon his legs, upsetting his black snuff-box, and letting fall his black smelling bottle, oversetting his black bag and disarranging his black-edged papers, while his black hair stood erect upon his black head, and his black Geneva cloak swelled out rigidly behind, as though thrust forth and supported by a mop stick.

"Into Chancery," repeated old Bagsby, gravely; "Mr. Ledger will pay the money into Court."

"Whence it will never come out in my time,"

roared the Gentleman in Black, like a lion taken in the toils. "No, no! I accept the merchant's offer."

"It is too late now," observed the lawyer, sorting out some papers; "I expect a Chancery barrister immediately."

"Then I'm off," said the other; "but remember, sir," he continued, turning to Mr. Ledger, "your word is past."

"Aye, aye!" replied the wary old merchant, and you shall be paid too, that's my way; always better pay money than go to law about it. But, remember, a receipt in *full* of all demands."

"Aye, aye!" said the other, whose nervous system was dismally affected, "I'll sign anything."

Accordingly, to the surprise and gratification of our hero, Mr. Maxwell, the old merchant, produced a blank check, and filled it up for half the amount; and then, with exchequer bills, bonds, and a tolerable variety of shares in mines, rail-ways, gas-light, steam-washing, shearing, carding and shuffling companies, he made up the other moiety. A regularly verbose receipt in full of all demands, was drawn up by old Bagsby, and signed by the Gentleman in Black. The bonds of sinning were then rent asunder and committed to the flames; and, once more, Mr. Maxwell breathed freely, as a free Christian ought, and walked arm-and-arm with his partner into the city. The Gentleman in Black, pocketed his recovered treasure, (minus about five hundred pounds, which Bagsby deducted for stamps, &c. due from the receiver, and with which his conscience would not allow him to charge his clients,) and with it went upon his favourite haunt, the Stock Exchange, where report says, he laid it out *well*, by enriching some, "Sir Balaams," of the present day, and giving others the furor for becoming *suddenly* opulent.

